

Sinking Funds Overview

Master list of all your funds



Fill this page first. It becomes your at-a-glance reference for all active sinking funds. Update the progress column monthly.

Fund Name	Target Amount	Months	Monthly Amount	Saved So Far	Progress
(e.g., Car Maintenance)					
(e.g., Car Insurance)					
(e.g., Home Repairs)					
(e.g., Medical / Dental)					
(e.g., Holiday Gifts)					
(e.g., Vacation)					
(e.g., Back to School)					
(e.g., Pet Care)					
(e.g., Annual Subscriptions)					
(e.g., Clothing)					
(e.g., Birthday Gifts)					
(e.g., Emergency Buffer)					
(custom)					
(custom)					
(custom)					
(custom)					
TOTAL					

Start Date

Review Date (monthly)

Progress: shade in approximately what percentage of each fund is complete (e.g., half-shade for 50%)

Sinking Funds Calculator

Figure out how much to save each month

The Formula

Target Amount ÷ Months Until Needed = Monthly Contribution

Example: \$1,200 car insurance ÷ 12 months = \$100/month

Fund Name	Target Amount (\$)	Months Until Due	Monthly Contribution (\$)



If a fund is due in less than 3 months and the monthly amount feels too high, consider extending the timeline. Save over 6 or 12 months for next year's bill instead.

Quick Reference: Months in Common Timeframes

- Quarterly = 3 months
- Semi-annual = 6 months
- Annual = 12 months
- Back to school (Jan start) = 8 months
- Holiday gifts (Jan start) = 11 months
- Summer vacation (Jan start) = 6 months



Custom Fund #1

Individual Fund Tracker

Fund Name

Target Amount

Target Date

Monthly Contribution

Notes / Purpose

Progress Milestones

- ☐ 25% funded
- ☐ 50% funded
- ☐ 75% funded
- ☐ 100% funded

Monthly Contribution Log

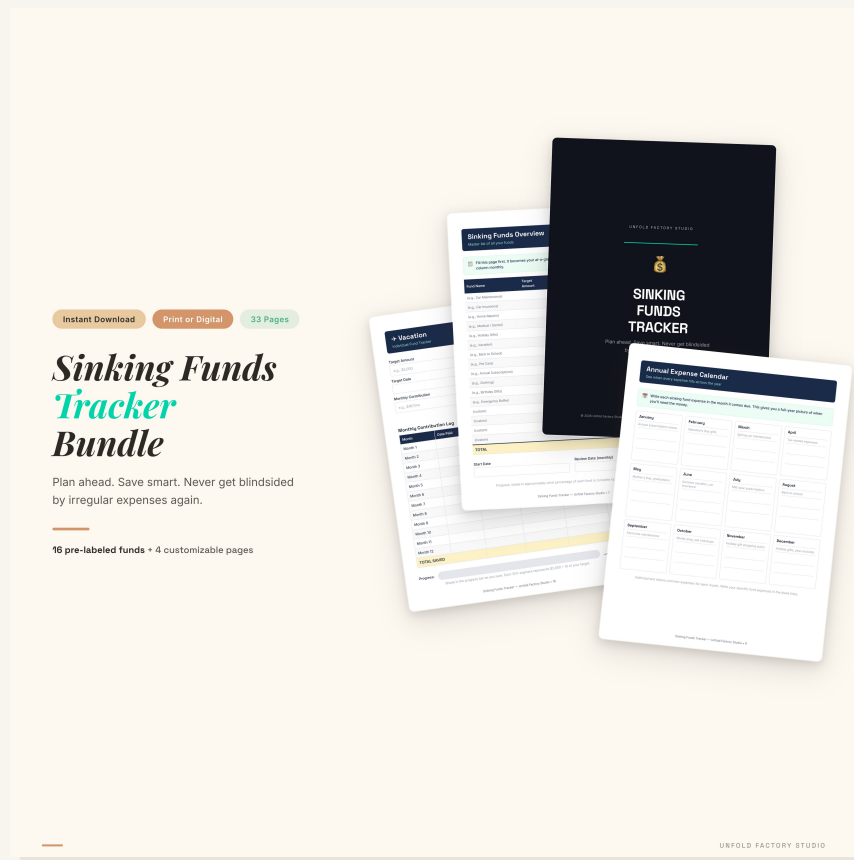
Month	Date Paid	Amount	Running Total	Remaining
Month 1				
Month 2				
Month 3				
Month 4				
Month 5				
Month 6				
Month 7				
Month 8				
Month 9				
Month 10				
Month 11				
Month 12				
TOTAL SAVED				

UNFOLDFACTORY

TWELVE FUNDS, ALREADY SET UP

Sinking Funds Tracker Bundle

33 pages: an annual expense calendar, monthly contribution planner, ready-made trackers for car, insurance, home repairs, medical, gifts, vacation, back to school, pets and more, plus a fund completion dashboard.



See the bundle on Etsy

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